

IN RE:

DEREK J KOVALCIN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22643

Chapter 13

Document No.:107

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 19th day of December, 20 24, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
12/19/24 12:02 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE dmr

In re:  
Derek J Kovalcin  
Debtor

Case No. 19-22643-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Dec 19, 2024

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Derek J Kovalcin, 511 Carmalott St, Irwin, PA 15642-2504   |
| 15080318 | Bb&t, Credit Card Disputes, Wilson, NC 27894   |
| 15095037 | + Excelsa Health, 134 Industrial Park Road, Greensburg, PA 15601-7328  |
| 15080327 | Mfgers & Traders Trust, Po Box 7678, Buffalo, NY 14240   |
| 15103322 | + Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441 |
| 15080330 | Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012  |

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | Email/Text: Bankruptcy.RI@Citizensbank.com             | Dec 20 2024 00:06:00 | Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119                                |
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 20 2024 00:49:57 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                 |
| 15095026 | + Email/PDF: bncnotices@becket-lee.com                 | Dec 20 2024 00:49:00 | American Express, Post Office Box 297871, Fort Lauderdale, FL 33329-7871                              |
| 15107394 | Email/PDF: bncnotices@becket-lee.com                   | Dec 20 2024 01:03:03 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701            |
| 15095027 | Email/PDF: ebn_ais@aisinfo.com                         | Dec 20 2024 00:50:17 | American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848                         |
| 15080317 | + Email/Text: creditcardbkcorrespondence@bofa.com      | Dec 20 2024 00:06:00 | Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413   |
| 15095032 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | Dec 20 2024 00:22:39 | CITIBANK, 701 E 60TH ST N, Sioux Falls, SD 57104-0432   |
| 15095033 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | Dec 20 2024 00:49:46 | CITIBANK SOUTH DAKOTA N A, 701 E. 60th Street North, Sioux Falls, SD 57104-0432                       |
| 15080321 | Email/Text: Bankruptcy.RI@Citizensbank.com             | Dec 20 2024 00:06:00 | Citizens Bank, 1 Citizens Dr, Riverside, RI 02915   |
| 15104486 | Email/Text: Bankruptcy.RI@Citizensbank.com             | Dec 20 2024 00:06:00 | Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919                       |
| 15080319 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Dec 20 2024 00:22:34 | Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253   |
| 15085381 | Email/PDF: AIS.cocard.ebn@aisinfo.com                  | Dec 20 2024 00:22:08 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15080320 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Dec 20 2024 00:48:40 | Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281                                   |

District/off: 0315-2

User: auto

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|           |  |                      |  |
|-----------|--|----------------------|--|
| 15080322  | + Email/Text: bankruptcy@clearviewfcu.org              | Dec 20 2024 00:07:00 | Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212                              |
| 15083931  | Email/Text: mrdiscen@discover.com                      | Dec 20 2024 00:06:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                       |
| 15080323  | + Email/Text: mrdiscen@discover.com                    | Dec 20 2024 00:06:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316                                     |
| 15095040  | + Email/Text: sbse.cio.bnc.mail@irs.gov                | Dec 20 2024 00:07:00 | Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107                 |
| 15080324  | Email/PDF: ais.chase.ebn@aisinfo.com                   | Dec 20 2024 00:22:24 | Jpmcb Card, Po Box 15298, Wilmington, DE 19850   |
| 15080325  | ^ MEBN   | Dec 19 2024 23:45:09 | Kubota Credit Corporat, Po Box 2046, Grapevine, TX 76099-2046                                      |
| 15114689  | ^ MEBN   | Dec 19 2024 23:44:50 | Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840                                   |
| 15080326  | + Email/Text: camanagement@mtb.com                     | Dec 20 2024 00:07:00 | M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495  |
| 15080328  | + Email/Text: bankruptcydpt@mcmcg.com                  | Dec 20 2024 00:07:00 | Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238  |
| 15109105  | + Email/Text: bankruptcydpt@mcmcg.com                  | Dec 20 2024 00:07:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  |
| 15119844  | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com   | Dec 20 2024 00:22:24 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                                    |
| 15120298  | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com   | Dec 20 2024 00:22:37 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541                                    |
| 15080329  | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 20 2024 01:24:09 | Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952                          |
| 15095048  | + Email/PDF: ais.sync.ebn@aisinfo.com                  | Dec 20 2024 00:21:54 | SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001  |
| 15080331  | + Email/PDF: ais.sync.ebn@aisinfo.com                  | Dec 20 2024 00:22:16 | Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001   |
| 15080332  | + Email/PDF: ais.sync.ebn@aisinfo.com                  | Dec 20 2024 00:21:54 | Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005  |
| 15080622  | + Email/PDF: acg.acg.ebn@aisinfo.com                   | Dec 20 2024 00:49:06 | Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 15080333  | + Email/PDF: Citi.BNC.Correspondence@citi.com          | Dec 20 2024 00:22:18 | Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  |
| 15095052  | + Email/Text: pitbk@weltman.com                        | Dec 20 2024 00:07:00 | Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842                     |
| TOTAL: 32 |  |                      |  |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Lakeview Loan Servicing, LLC   |
| cr       | *+            | Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441   |
| cr       | *+            | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 15095028 | *+            | Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413  |
| 15095029 | *             | Bb&t, Credit Card Disputes, Wilson, NC 27894   |
| 15095034 | *P++          | CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court., Citizens Bank, 1 Citizens Dr, Riverside, RI 02915 |

District/off: 0315-2

User: auto

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|          |      |   |
|----------|------|---|
| 15095030 | *+   | Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253   |
| 15095031 | *+   | Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281   |
| 15095035 | *+   | Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212   |
| 15095036 | *+   | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  |
| 15095039 | *    | Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  |
| 15095038 | *+   | Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  |
| 15095041 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, Po Box 15298, Wilmington, DE 19850 |
| 15095042 | *+   | Kubota Credit Corporat, Po Box 2046, Grapevine, TX 76099-2046   |
| 15095043 | *+   | M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495   |
| 15095044 | *    | Mfgrs & Traders Trust, Po Box 7678, Buffalo, NY 14240   |
| 15095045 | *+   | Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238   |
| 15095046 | *+   | Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952   |
| 15095047 | *    | Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012   |
| 15095049 | *+   | Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001  |
| 15095050 | *+   | Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005   |
| 15118966 | *+   | Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 15095051 | *+   | Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497   |

TOTAL: 1 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2024 at the address(es) listed below:**

| Name                                | Email Address   |
|-------------------------------------|---|
| Brent J. Lemon                      | on behalf of Creditor Lakeview Loan Servicing LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com                     |
| Denise Carlon                       | on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com  |
| Jennifer L. Cerce                   | on behalf of Creditor Norwin School District jlc@mbm-law.net  |
| Lawrence Willis                     | on behalf of Debtor Derek J Kovalcin ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |

TOTAL: 6